

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

ERIC H. ROGALSKY
JUDITH A. ROGALSKY
Debtor(s)

Case No. 17-24837GLT

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/30/2017.
- 2) The plan was confirmed on 03/22/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 06/22/2018, 08/04/2020.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 11/14/2022.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$325,805.64.
- 10) Amount of unsecured claims discharged without full payment: \$58,709.11.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$220,882.50
Less amount refunded to debtor \$5,344.87

NET RECEIPTS: \$215,537.63

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$6,175.00
Court Costs \$0.00
Trustee Expenses & Compensation \$10,158.03
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$16,333.03

Attorney fees paid and disclosed by debtor: \$600.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN CREDIT ACCEPTANCE	Priority	NA	NA	NA	12,840.82	0.00
AMERICAN HONDA FINANCE CORP*	Unsecured	0.00	385.00	385.00	135.84	0.00
AMERICAN HONDA FINANCE CORP*	Priority	0.00	22,023.19	6,358.80	6,358.80	0.00
AMERICAN HONDA FINANCE CORP*	Priority	0.00	0.00	0.00	0.00	0.00
CAPITAL ONE BANK (USA) NA BY AN	Unsecured	7,218.00	7,499.40	7,499.40	2,646.09	0.00
CREDIT FIRST NA*	Unsecured	584.00	746.30	746.30	263.32	0.00
DEPARTMENT STORES NATIONAL B/	Unsecured	775.00	886.07	886.07	312.64	0.00
DOLLAR BANK FSB(*)	Unsecured	9,811.00	NA	NA	0.00	0.00
DOLLAR BANK FSB(*)	Secured	23,518.00	23,121.43	0.00	14,622.70	0.00
DUQUESNE LIGHT COMPANY(*)	Unsecured	NA	270.45	270.45	95.43	0.00
FREEDOM MORTGAGE CORPORATIO	Secured	155,582.00	153,295.52	0.00	77,157.12	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	6,000.00	5,946.67	5,946.67	2,098.22	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	4,636.00	4,867.98	4,867.98	1,717.62	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	11,591.00	11,993.74	11,993.74	4,231.87	0.00
MIDLAND FUNDING LLC	Unsecured	4,010.00	4,224.62	4,224.62	1,490.61	0.00
MIDLAND FUNDING LLC	Unsecured	4,431.00	4,572.37	4,572.37	1,613.32	0.00
PA STATE EMPLOYEES CU/PSECU	Secured	17,308.00	16,677.62	15,833.90	15,833.90	1,091.87
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	4,319.00	4,565.26	4,565.26	1,610.81	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	4,828.00	5,077.52	5,077.52	1,791.55	0.00
QUANTUM3 GROUP LLC AGNT - MO	Unsecured	1,217.00	1,340.33	1,340.33	472.92	0.00
QUANTUM3 GROUP LLC AGNT - MO	Unsecured	5,238.00	5,540.09	5,540.09	1,954.77	0.00
QUANTUM3 GROUP LLC AGNT - MO	Unsecured	5,387.00	5,701.38	5,701.38	2,011.67	0.00
SEARS/CITI CARD USA*++	Unsecured	7,461.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	118.00	NA	NA	0.00	0.00
UNITED STATES DEPARTMENT OF EI	Unsecured	137,481.13	138,226.06	138,226.06	48,771.68	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	NA	229.64	229.64	81.03	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$91,779.82	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$15,833.90	\$15,833.90	\$1,091.87
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$15,833.90	\$107,613.72	\$1,091.87
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$6,358.80	\$19,199.62	\$0.00
TOTAL PRIORITY:	\$6,358.80	\$19,199.62	\$0.00
GENERAL UNSECURED PAYMENTS:	\$202,072.88	\$71,299.39	\$0.00

Disbursements:		
Expenses of Administration	<u>\$16,333.03</u>	
Disbursements to Creditors	<u>\$199,204.60</u>	
TOTAL DISBURSEMENTS :		<u>\$215,537.63</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/14/2023

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.